

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
William K. Stanley and Ella D. Stanley

Case No.: 17-23648
Judge: ABA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 10/17/2017
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RAL

Initial Debtor: WKS

Initial Co-Debtor: EDS

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 100.00 per month to the Chapter 13 Trustee, starting on 8/01/2017 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☐ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 644 Cresson Avenue, Pleasantville, New Jersey 08232

Proposed date for completion: 1/30/2018

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 1,245.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Carrington Mortgage Services (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1,700.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ally Financial	2013 Chevrolet Malibu 42000 miles	\$ 605.24	0.00	\$ 605.24	\$ 551.61
Pleasantville City Sewage	644 Cresson Avenue Pleasantville, NJ 08232	\$ 255.02	0.00	\$ 255.02	N/A

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Select Portfolio Servicing	Principal Residence	\$ 40,531.98	\$ 90,000.00	\$178,789.24	0.00		0.00
NJ Housing & Mortgage	Principal Residence	\$ 42,769.00	\$ 90,000.00	\$178,789.24	0.00		0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Ally Financial - 2015 Chevrolet Cruze (Loan to be paid by Debtors' daughter - Secured vehicle is solely owned by Debtors' daughter).

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than _____ 0 _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Select Portfolio Servicing, Inc.	Principal Residence	\$40,531.98	\$90,000.00	\$178,789.24	0.00	100%
NJ Housing & Mortgage	Principal Residence	\$42,769.00	\$90,000.00	\$178,789.24	0.00	100%

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon confirmation

☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) _____

3) _____

4) _____

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/06/2017

Explain below **why** the plan is being modified:

Disclose treatment of Secured claim held by Ally Financial against 2015 Chevrolet Cruze

Explain below **how** the plan is being modified:

Ally Financial claim secured by 2015 Chevrolet Cruze shall be unaffected by plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 10/17/2017

[Signature]
Attorney for the Debtor

Date: 10/17/2017

[Signature]
Debtor

Date: 10/17/2017

[Signature]
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date:

10/17/2017

Attorney for the Debtor

[Signature]

I certify under penalty of perjury that the above is true.

Date:

10/17/2017

Debtor

William K. Haly

Date:

10/17/2017

Joint Debtor

Elena D. Stanley

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 William K Stanley
 Ella D. Stanley
 Debtors

Case No. 17-23648-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

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 Total Noticed: 70

Date Rcvd: Oct 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2017.

db/jdb
 cr +William K Stanley, Ella D. Stanley, 644 Cresson Avenue, Pleasantville, NJ 08232-4312
 +Wilmington Savings Fund Society, FSB, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 516961284 +ACAR Leasing LTD, PO Box 183853, Arlington, TX 76096-3853
 516920034 APG Bariatrics, c/o Atlanticare Physician Group, PO Box 786061,
 Philadelphia, PA 19178-6061
 516920039 +AVEE LABORATORIES, PO BOX 654088, DALLAS TX 75265-4088
 (address filed with court: Avee Laboratories, Inc., PO Box 123132, Dept. 3132,
 Dallas, TX 75312-3132)
 516920031 +Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
 516920035 +Asset Maximization Group, Inc., PO Box 190191, South Richmond Hill, NY 11419-0191
 516920037 +Atlantic County Animal Shelter, 240 Old Turnpike Road, Pleasantville, NJ 08232-2545
 516920038 Atlantic Gastroenterology Associates, 3205 Fire Road, Egg Harbor Township, NJ 08234-5884
 516920040 Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
 516920043 +City of Pleasantville, PO Box 1016, Voorhees, NJ 08043-7016
 516920044 +Client Services, 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816
 516920046 Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
 516920048 #+Convergent Outsourcing, Inc., 10750 Hammerly Boulevard, #200, Houston, TX 77043-2317
 516920050 +Curexa Pharmacy, 3007 Ocean Heights Avenue, Egg Harbor Township, NJ 08234-7749
 516920051 +David A. Faloni, Esquire, Law Offices of Faloni & Associates, LLC, PO Box 1285,
 Caldwell, NJ 07007-1285
 516920054 +Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547
 516920055 First Premier Bank, Post Office Box 5519, Sioux Falls, SD 57117-5519
 516920058 GM Financial, PO Box 181145, Arlington, TX 76096-1145
 516920059 +GM Financial Leasing, PO Box 100, Williamsville, NY 14231-0100
 516989224 +Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516920057 +Ginny's Inc., 1515 South 21st Street, Clinton, IA 52732-6676
 516920061 K. Jordan, PO Box 2809, Monroe, WI 53566-8009
 516995603 +K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516989222 +Mason, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516995602 +Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516920063 Masseys, Post Office Box 2822, Monroe, WI 53566-8022
 516920066 Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
 516989220 +Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516920067 Monroe and Main, 1112 7th Avenue, Monroe, WI 53566-1364
 516989227 +Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516920069 New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
 516920070 New Jersey Housing and Mortgage, Finance Agency, 637 S. Clinton Avenue, PO Box 18550,
 Trenton, NJ 08650-2085
 516920072 +Pleasantville City Sewage, 18 N. First Street, Pleasantville, NJ 08232-2647
 516920073 Premier Bankcard, LLC, c/o Rushmore Service Center, PO Box 5508,
 Sioux Falls, SD 57117-5508
 516920075 +South Jersey Gas Company, PO Box 577, Hammonton, NJ 08037-0577
 516995601 +Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516920076 +Swiss Colony/Montgomery, 1515 South 21st Street, Clinton, IA 52732-6676
 516920077 +Synergy Medical Laboratories, c/o Laboratory Billing Solutions,
 195 New Hampshire Avenue, Suite 150, Portsmouth, NH 03801-7836
 516920078 +The Danbury Mint, 47 Richards Avenue, Norwalk, CT 06857-0001
 516920079 The L Card by Lendup, Customer Service, PO Box 31535, Tampa, FL 33631-3535

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2017 23:25:48 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 26 2017 23:25:44 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

lm E-mail/Text: bankruptcy.bnc@ditech.com Oct 26 2017 23:25:27 Ditech, PO Box 6154,
 Rapid City, SD 57709-6154

516969129 E-mail/Text: ally@ebn.phinsolutions.com Oct 26 2017 23:24:58 Ally Financial,
 PO Box 130424, Roseville MN 55113-0004

516920032 +E-mail/Text: ally@ebn.phinsolutions.com Oct 26 2017 23:24:58 Ally Financial,
 Post Office Box 380901, Minneapolis, MN 55438-0901

516947636 +E-mail/Text: csc.bankruptcy@amwater.com Oct 26 2017 23:26:37 American Water, PO Box 578,
 Alton, IL 62002-0578

516920036 E-mail/Text: bankruptcy@pepcoholdings.com Oct 26 2017 23:25:25
 Atlantic City Electric Company, Pepco Holdings, Inc.,
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
 Carneys Point, NJ 08069-3600

516920042 +E-mail/Text: bkr@cardworks.com Oct 26 2017 23:24:55 Carson Smithfield, PO Box 9216,
 Old Bethpage, NY 11804-9016

516920045 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Oct 26 2017 23:26:17 Comcast,
 1701 JFK Boulevard, Philadelphia, PA 19103-2899

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 70

Date Rcvd: Oct 26, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516920049 E-mail/PDF: creditonebkn notifications@resurgent.com Oct 26 2017 23:29:55 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873
516920052 E-mail/Text: Bankruptcy.Consumer@dish.com Oct 26 2017 23:25:42 Dish Network,
Post Office Box 94063, Palatine, IL 60094-4063
516920053 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 26 2017 23:25:27 Ditech Financial, LLC,
Ditech Bankruptcy Department, PO Box 6154, Rapid City, SD 57709-6154
516920060 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 26 2017 23:26:00 Jefferson Capital System,
16 McLeland Road, Saint Cloud, MN 56303
517092435 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 26 2017 23:26:00 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
516920062 +E-mail/PDF: resurgentbkn notifications@resurgent.com Oct 26 2017 23:30:18 LVNV Funding, LLC,
PO Box 10497, Greenville, SC 29603-0497
517085040 E-mail/PDF: resurgentbkn notifications@resurgent.com Oct 26 2017 23:29:41
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517085199 E-mail/Text: bkr@cardworks.com Oct 26 2017 23:24:55 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517132089 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 26 2017 23:25:43 MIDLAND FUNDING LLC,
PO BOX 2011, WARREN, MI 48090-2011
516920064 E-mail/Text: bkr@cardworks.com Oct 26 2017 23:24:55 Merrick Bank, P.O. Box 9201,
Old Bethpage, NY 11804-9001
516920065 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 26 2017 23:25:43 Midland Funding, LLC,
PO Box 60578, Los Angeles, CA 90060-0578
516920066 E-mail/Text: bankruptcy@sccompanies.com Oct 26 2017 23:26:47 Midnight Velvet,
1112 7th Avenue, Monroe, WI 53566-1364
516920067 E-mail/Text: bankruptcy@sccompanies.com Oct 26 2017 23:26:47 Monroe and Main,
1112 7th Avenue, Monroe, WI 53566-1364
516981021 E-mail/PDF: cbp@onemainfinancial.com Oct 26 2017 23:30:05 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
516920071 E-mail/PDF: cbp@onemainfinancial.com Oct 26 2017 23:29:46 OneMain Financial,
Bankruptcy Department, Post Office Box 6042, Sioux Falls, SD 57117-6042
517107422 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 26 2017 23:36:43
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
Norfolk VA 23541
517106663 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 26 2017 23:50:09
Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067,
Norfolk VA 23541
517092861 +E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 26 2017 23:26:01 Premier Bankcard LLC,
Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-7999
517117546 E-mail/Text: bnc-quantum@quantum3group.com Oct 26 2017 23:25:36
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516920074 +E-mail/Text: jennifer.chacon@sp servicing.com Oct 26 2017 23:26:46
Select Portfolio Servicing, Inc., Attn: Bankruptcy Department, PO Box 65250,
Salt Lake City, UT 84165-0250
517048549 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 26 2017 23:37:03 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516920080 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 26 2017 23:26:23 Webbank/Fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516920033* +Ally Financial, Post Office Box 380901, Minneapolis, MN 55438-0901
516920041* Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
516920047* Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
516920056* First Premier Bank, Post Office Box 5519, Sioux Falls, SD 57117-5519
516920068* Monroe and Main, 1112 7th Avenue, Monroe, WI 53566-1364

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 70

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES
2005-7 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES
2005-7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Justin Plean on behalf of Creditor Wilmington Savings Fund Society, FSB bkyecf@rasflaw.com,
bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Laura M. Egerman on behalf of Creditor Wilmington Savings Fund Society, FSB
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Robert A. Loefflad on behalf of Debtor William K Stanley rloefflad@ffhlaw.com, ghuie@ffhlaw.com
Robert A. Loefflad on behalf of Joint Debtor Ella D. Stanley rloefflad@ffhlaw.com,
ghuie@ffhlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8